

# RESIDENTIAL PLAN DESCRIPTIONS

**AT&T Simple Savings (sm)** gives a 25% discount on calls to a selected area code, each month the subscriber spends at least \$30 a month on qualifying AT&T long distance calls. Simple Savings also gives 15% off all other qualifying calls, which include domestic direct-dialed, calling card and operator handled AT&T calls. There is no enrollment fee or monthly charge.

**MCI New Friends & Family** offers automatic discounts based on monthly spending. Customers spending between \$9.50 and \$49.99 receive an automatic 25% discount on all direct dialed calls in the U.S. Customers spending greater than \$50 receive an automatic 30% discount off all direct dialed calls in the U.S. After spending just \$9.50, a 50% discount is awarded on all calls placed to a Calling Circle member who is also an MCI customer.

## Discounts Plans Based on What Time of Day You Call

**Allnet Homesaver** offers customers discounts when they call during evening hours. Other standard product features include: 1) two rate periods with flat rate pricing; 2) the evening/night period starts at 5:00 pm; 3) economical six-second billing; 4) Allnet Access calling card for away-from-home calls; 5) international calling capability with an optional calling plan for frequent international callers; and 6) a Homesaver 1-800 number family and friends can use to call the customer. Allnet Homesaver is supported by a 100% digital network and 24 hour customer service.

**AT&T AnyHour Saver** is designed for consumers who place long distance calls at all times of the day. For a \$10.75 monthly fee, subscribers can place one hour of state-to-state direct-dialed calls at any time. The initial hour is filled with the most expensive minutes. Daytime calls are applied first, followed by evening and then night/weekend calls. After the first hour is used, additional calls are billed at 21 cents a minute on weekdays (Monday through Friday, 8 AM to 5 PM), and 11 cents a minute at all other times. AnyHour Saver also offers a 5% discount on international and in-state direct dialed long distance calls not already discounted under another plan.

**AT&T Evening Plus (sm)** is designed for consumers who place their long distance calls primarily in the evening and on weekends. For \$8.25 a month, customers receive one hour of direct-dialed, state-to-state calls, Sunday through Friday, 5 PM to 8 AM and all day Saturday and Sunday until 5 PM. After the first hour, calls are 11 cents a minute. Evening Plus also gives subscribers a 5% discount on international and in-state calls not discounted under another plan as long as the total amount discounted does not exceed the customer's total charges for state-to-state calling.

**AT&T Reach Out America Bonus** is designed for people who place many of their calls during nights and weekends, but call at other times too. For \$8.25 a month, the plan offers consumers one hour of direct-dialed state-to-state calls Sunday through Friday, 10 PM to 8 AM, and all day Saturday and Sunday until 5 PM. After the initial hour is used, additional calls during plan hours are \$.11 a minute. Also customers receive a 40% discount on all AT&T direct-dialed, state-to-state evening calls (Sunday through Friday, 5 PM to 10 PM). This plan also gives 5% off all international calls and a 5% discount on in-state calls not discounted under another plan, as long as the amount discounted does not exceed the customer's total charge for state-to-state calls.

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**AT&T Reach Out® America 24Hour** plan offers consumers one hour of direct-dialed, state-to-state calls, Sunday through Friday, 10 PM to 8 AM and all day Saturday and Sunday until 5 PM, for \$9.50 a month. After the initial hour is used, calls during plan hours are 11 cents a minute. Also, direct-dialed, state to state calls placed are discounted 40% during the evening (Sunday through Friday, 5 PM to 10 PM) are discounted 40%, and 10% during the day (Monday through Friday, 8 AM to 5 PM). Direct-dialed in-state calls receive a 5% discount. The evening, day and in-state discounts apply only to calls not discounted under another plan and may not exceed the customer's total monthly charge for state-to-state calls.

**AT&T Reach Out® America Half-hour** plan offers consumers one half hour of direct-dialed, state-to-state calls, Sunday through Friday, 10 PM to 8 AM, all day Saturday and Sunday until 5 PM, for \$4.00 per month. After the initial half hour is used, calls during plan hours are \$.12 a minute. In addition, Reach Out America Half-hour plan offers a 5% discount on international and in-state direct-dialed long distance calls not already discounted under another plan.

**Matrix SmartWorld Day** service is designed for customers who primarily call during the day. It offers the rate of 17.9 cents per minute for all state-to-state day calling anywhere in the U.S., Puerto Rico and the U.S. Virgin Islands. State-to-state calling during the evening calling period is 14.9 cents per minute, and 12.9 cents per minute during the night/weekend calling period. There are no sign-up fees, no minimum billing requirements, and no restrictions on who you call to get these savings.

**MCI AnyTime** is designed for customers who call primarily during the day. For \$9.90/month, subscribers receive one hour of state-to-state calls anywhere in the U.S., Puerto Rico and the U.S. Virgin Islands. The more expensive day calls are applied to the initial sixty minutes of calling. Plan rates after the initial hour are \$.20/min during the day and \$.11/min during the evening and night/weekend for all interstate calls. Customers also receive a 5% discount off of MCI's basic rates on all direct-dialed in-state and international calls, 24 hours a day. MCI AnyTime may also be combined with MCI's Friends & Family, Friends & Family II and Best Friends.

**Check it Out.** Once you think you've found one or two possible plans, research them with the carriers. Call the carrier using the 800 number shown in the Features and Services section of Tele-Tips and confirm that this plan would be the best for you with that company. Also check the Features and Services section to determine if there are other considerations about the plan or carrier that are important to you.

### "Code Calling"

No matter which company you pick as your primary 1-plus carrier, you can use other companies by dialing a five digit access code ("10" plus a different three digit number for each carrier.) All long distance carriers have such codes, but they often prefer that you select them as your 1-plus or default carrier. For example, AT&T can be used to carry calls from telephones that are pre-subscribed to another carrier simply by dialing 10288, then "1" or "0" and the area code and

number. MCI's code is 10222 and Sprint's is 10333. (See the Features and Services section of the chart.) You also may want to use these codes if for some reason you are having difficulty completing a call with your primary carrier.

Increasingly, consumers are receiving mail from long distance companies that offer only five digit code calling. These companies urge consumers to use them for long distance because they are "cheaper," by dialing the five digit code and without changing the 1-plus company. You can compare these claims by trying out the service for a month and comparing what your bill is with them to what your bill was with your primary carrier from the previous month.

### Plans Change Frequently

Competition between long distance companies is intense, resulting in frequent changes of their rates and services. The information on this chart changes accordingly, and was accurate and complete as

of March, 1995. TRAC periodically updates its information and recommends that you do the same. An updated chart can be obtained by sending \$3.00 and a stamped, self-addressed envelope to TRAC, PO Box 12038, Wash., DC 20005.

### About TRAC

TRAC is a non-profit, tax-exempt membership organization based in Washington, D.C. Its primary goal is to promote the interests of residential telecommunications users.

TRAC's staff researches telecommunications issues and publishes Tele-Tips Residential and Small Business Long Distance Charts to help consumers make informed decisions regarding their long distance options.

TRAC is governed by a Board of Directors, made up of prominent leaders of the consumer, religious and civil rights movements.

## TRAC MEMBERSHIP APPLICATION

YES! I want to join TRAC and the fight to keep the cost of telephone service affordable. Membership is tax-deductible. Members receive two residential and two business issues of Tele-Tips per year. Other publications and updates may also be sent periodically.

	<u>1 YR</u>	<u>2 YR</u>
Individual Membership	\$25	\$40
Business or Association	\$50	\$80
Student	\$10	\$18
Sustaining	\$250	
Other Contribution	\$ _____	

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

PAYMENT: \_\_\_\_\_ Check or Money Order (Make Payable to TRAC)

Mail this form to TRAC, PO Box 12038, Washington, DC, 20005.